

# INSURANCE ACTIVITIES

A Weekly Page of Happenings Among the Insurance Organizations  
Fire - Life - Automobile - Industrial - Accident

## INSURANCE FOR PARCEL POST IS FILLING A NEED

Operations of Several  
Policy Contracts  
Explained.

BY H. C. MEYER.

A man in an average-sized town ignorant of the extent of the Woolworth organization, would hardly be impressed by red-fronted "five and ten" stores. As compared with the local department store its operations might appear insignificant. But let the same man catch the sight of the Woolworth Tower in New York, a giant among giants dominating the most wonderful skyline in the country, and he cannot fail to be instantly and deeply impressed. Even to one who thinks of the Woolworth "five and ten" as a national organization, the vast proportions of the business built on nickels and dimes is an ever-new marvel. Yet the success of this underflying, built on nickels and dimes, may be accounted for by the simple formula, "Find a universal need, then satisfy it."

To large number of agents and brokers, parcel post insurance is not impressive. It is one of the many lines which is not fully understood and which has been neglected. The rapid growth of parcel post insurance and the broad extent of the yet undeveloped business field, however, is hardly less striking than the early chapters of Woolworth history, and likewise is being built on nickels and dimes. Its continued growth will likewise be an application of the same formula of satisfying a universal need.

There has been a universal need for parcel post insurance ever since the enactment of the postal regulations of the United States Government providing for parcel post shipment. The act creating the parcel post went into effect Jan. 1, 1913. The parcel post plan was instantly and warmly evidenced by the fact that \$3,244,460 parcels were mailed during that year. During 1919 the number of parcel post packages mailed was more than 2,750,000,000. These figures are those given in the report of A. S. Burleson, Postmaster General.

### Business Shows Great Increase.

With the restoration of business from a war to a peace basis the country is experiencing an era of unprecedented industrial development—a condition which has reflected the weight limit on use made of parcel post facilities. Prior to 1913 nearly all mail in cities was delivered by foot carriers, who also made collections from street vendors. The weight limit on a single piece of mail of any class being at that time four pounds and the average weight of parcels being less than six ounces, while the average weight of parcels now exceeds three pounds, with a maximum of seventy pounds. The delivery of parcel post mail has been expedited by the extensive use of motor vehicles in making collections and in relaying parcels by mail to foot carriers on their various routes.

In view of the tremendous volume of parcel post mail now handled it is easy to appreciate the need for insurance on property in transit by parcel post. Frequent inquiries, however, indicate that many are not and would be interested in it.

### Covers Many Losses.

The contract covers against loss from any cause whatsoever (except as specifically excluded), including breakage, on property in transit by parcel post, registered or unregistered mail, addressed to any post office within the limits of the continental United States, Dominion of Canada, and both United States and Canadian Alaska, and can now be indorsed to provide practically world-wide coverage. The insurance covers from the time the property passes into the custody of the post office for transmission until the arrival at address of the consignee. The most popular form of contract, and the one best adapted to the needs of the majority of shippers, is the so-called certificate form. In connection with the policy contract are issued books of coupons, or certificates, the assured paying for these certificates at the time of mailing the property. These coupons constitute the only premiums in connection with the policy, which is a continuous form contract good until the certificates are used. Securing the desired insurance under this system is simplicity itself. The certificates or coupons are issued in check book form, five to a page. When the shipper wishes to insure a parcel he simply enters on the stub of one of these coupons the name, address, valuation, date of mailing, description and class. Sufficient coupons are then attached to cover the insurable value of the shipment and inclosed in the parcel or attached to the invoice.

### Policy for Large Shippers.

For the convenience of large shippers there is an open or reporting form of policy. Under this form the shipper contracts the insurance on monthly reports of his shipments and pays for the insurance on these shipments at an agreed rate. While the cost of this form of coverage is slightly less than the coupon form, as a general rule this policy is adapted only to the use of shippers the value of whose annual parcel post shipments would reach or exceed \$25,000. Owing to the deposit or minimum premium charged for the year, the rate itself applying to the value of the shipments is entirely an underwriting proposition and has to be determined according to the class of merchandise and moral hazard.

### Gantz Spoke Here.

Charles R. Gantz, president of the Life Underwriters' Association, of Baltimore, addressed the District Underwriters' Association at its meeting in the Board of Trade rooms last Thursday night.

## Will Observe Insurance Day On January 19

Plans are being formulated by the Life Underwriters' Association of the District of Columbia for "insurance day" to be celebrated throughout the country January 19. It is a part of Thrift Week, January 15 to 22. On Insurance Day a number of local insurance men will speak in many public places, pointing out the value of carrying as much insurance as possible.

A whole week, however, will be devoted to pushing insurance and acquainting the people with its value and protection during the week immediately following that set aside for thrift.

## Real Estate Transfers.

T. st. se., between 17th and 18th, Good Hope rd. se., between 16th and 17th, Minnesota ave. se., between 15th and 16th, square 5613, lot 10; square 5611, lot 15; square 5606, lot 24, add. to Anacostia—Katharine C. Smith et al. to W. B. Moses and Sons, \$10.

North of Windsor pl., west of 38th nw., square 7834, lot 14, Anneligh Park—Harry A. Kite et ux, Claire W., to Daniel C. Wilkerson et ux, Edith L., \$10.

26th st. sw., between L and M, square 100, pt. original lot 10—Florence E. James to George and Helen A. Ringgold, \$10.

2204 Decatur pl., nw., square 2516, lot 38, Kalorama Heights—Aileen M. Callaghan to Frederick Zulch, \$10.

North of G st. east of 22nd nw., square 56, lot 26—Frederick Zulch and Mary Allen to Aileen M. Callaghan, \$10.

326 C nw., reservation 10, all interest in and to east half original lot 30—Elizabeth Hicks to Gospel Mission, \$1.

1706 and 1708 14th st. nw., square 207, lots 84 and 85—Morris Kreps et al. to James Warden, \$10.

6th st. sw., between L and M, square 510, part original lot 13—Peter G. Sauer to Thomas Brown, \$10.

3227 11th st. nw., square 2541, lot 93, Columbia Heights—Libbie Kraft to Benjamin Kraft, \$10.

326 C nw., reservation 10, all interest in and to east half original lot 30—Louis Widdicombe to Gospel Mission, \$1.

North of G st. west of 22d st. nw., square 56, lot 26—Aileen M. Callaghan to Mary Allen, \$10.

619 6th st. sw., square 467, part lot 29—Richard B. Owen et ux, Fredericka D. to John W. Blake-lock, \$10.

619 6th st. sw., square 467, part lot 29—David W. Blacklock et ux, Clara A., to John W. Blacklock, \$10.

Peters Mill Seat, part tract—Bessie Y. Coates to Leopold Baumgarten, \$10.

2021 O st. nw., square 969, lot 65—Jennie Dyerforth to Rose D. Knowlton, \$10.

23d st. nw., between M and N, square 50, part original lot 10—Wilbur F. Nash et ux, Hattie E., to Washington Ice Mfg. Co., \$10.

1827 Potomac ave. se., square 8 of 1091, lot 60—Rowland M. Jones to Marsilio Spaterna, \$10.

Near sq. cor. 13th and S sts. nw., square 539, parts lots 40 and 41—Robert W. Robinson to Retha Dill, \$10.

765 Harvard st. nw., square 2888, lot 88, Mt. Pleasant and Pleasant Plains—Robert G. Van Vranken to Max Stein and Annie Stein, \$10.

North of Rosedale st., east of 15th st. ne., square 4641, parts lots 81 and 85, Long Meadows, William Newman et ux, Elizabeth, to Anna L. Schultze, \$10.

North of W st. west of 14th st. nw., square 292, lot 79—Arthur R. Brandes to Lawrence A. Furr et ux, Miriam, \$10.

North of W st. nw., west of 14th st., square 202, lot 80—Arthur R. Brandes to Floyd H. Ballis et ux, Bessie E., \$10.

517 G st. nw., square 457, part lot 7—Florence S. Eberly et al. to Benjamin Jaffe, \$9,000.

North of Newark st. west of 36th st. nw., square 1914, lot 39, add. to Cleveland Park—Oberlin Deakin to Edward V. Dunstan, \$10.

1704 14th st. nw., square 207, lot 86—Henry H. Elliott et ux, Rose, to Lucien T. Williams, \$10.

Metropolis View, parts lots 26 and 27—John E. Ches et ux, Charlesetta A., to Marc M. Fonoroff, \$10.

2008 13th st. nw., square 236, lot 42—Wm. H. Conn et ux, Ada B., to Wm. H. Montague et ux, Mary L., \$10.

651 G st. ne., square 860, lot 116

## IN THE FIELD OF RISK



A. L. BALDWIN,  
Who heads the District of Columbia agency of the Northwestern Mutual Life Insurance Company of Milwaukee, Wis. He is among the most prominent writers of insurance here.

## Daily Court Calendar

Cases on Trial in the District Supreme Court for  
Wednesday, December 22, 1920.

**CRIMINAL COURT NO. 1.**  
Justice Ashley M. Gould, presiding.  
United States vs. Jules (Nick) Arnstein, Norman S. Bowles, David W. Sullivan and Wilen W. Easterday. Jury reported until 10 o'clock this morning.

**CRIMINAL COURT NO. 2.**  
Justice Jennings Bailey, presiding.  
United States vs. Paul Ward, Frank Evans, Walter E. Jordan, Bessie Talbert, Eddie Belt, Charles T. Wells, George Williams, Elmer Carroll, and all cases left over from last assignment.

**EQUITY COURT NO. 1.**  
Justice Wendell E. Stafford, presiding.  
United States vs. Swift and Company and others. (Case on trial).  
133 Washington Times Company vs. Northeast Temple and Market Company.

**EQUITY COURT NO. 2.**  
Justice William Hitz, presiding.  
109 King vs. King.  
34466 Elkins vs. Elkins.  
123 Kaufman vs. Kaufman.  
125 Platter vs. Platter.  
146 Spiegel vs. Spiegel.

—James A. Bell et ux, Mary L., to Mary L. Bell, \$10.  
114 F st. nw., square 569, lot 72—Louis Zox et ux, Sarah, to Jacob Ehrenkrantz, \$10.

Square 1749, lot 4, Chevy Chase—Samuel M. Singer et ux, Annie L., to Shirley N. Mills, \$10.

Square 1749, lot 5, Chevy Chase—Mamie Engel to Shirley N. Mills, \$10.  
1213 Duncan s t. ne., square 1008, lot 176—Harry A. Kite et ux, Claire W., to Caryll N. Odell et ux, Elizabeth H., \$10.

152 Heckman st. se., square 736, lot 70—John M. King to Joseph E. Dennis, \$10.

Square of E st. west of 8th st. nw., square 407, original lot 14, and part original lot 12—Jacob Ehrenkrantz to Louis Zox et ux, Sarah, \$10.

207 Capitol ave. ne., Ivy City, square 4095, lot 121, Ivy City—Chauncey I. Withrow et ux, Agnes B. Neile to Levinia De Velle, \$10.

207 Capitol ave. ne., square 4045, lot 21—Ivy City—Clarence M. De Velle to Loomis E. Velle, \$10.

Washington Heights, lot 263—Sallie B. Hutton to Mark Lansburgh, \$10.

Indolence, part tract—Wm. A. Hill et ux, Josephine P., to Chas. R. Riley, \$10.

1 st. nw., between 18th and 19th sts., square 105, parts lots 33 and 34—James D. Murray, Edmund Brody and Joseph T. Sherier, trustees, to Fred L. Morgan, \$11,550.

1 st. nw., between 18th and 19th sts., square 105, parts lots 33 and 34—Fred L. Morgan et ux Irene C., to Inez M. Brown, \$10.

North of Elliott pl., east of 39th

## PLAN TO HOLD RISK MEETINGS EARLY IN YEAR

Particular Desire to Help  
Business Men of  
Country.

The executive council of the National Association of Life Underwriters has ratified the plans of President Thorp for the holding of sales congresses in about fifty cities of the United States in January and February. It is expected that the first congress will be held about January 4 or 5, and that the last one will be held the latter part of February. President Thorp believes that it is for the best interests of the underwriters of the country to have these sales congresses held in the early part of 1921, in order to give a strong impetus to the plan of co-operative underwriting to help all phases of American life during the coming year.

It is particularly desirable, says President Thorp, that the help of life insurance shall be extended to the business men of the country through business insurance, thus stabilizing credit. Inheritance tax insurance should also be given particular attention in order to prevent serious embarrassment of estates in these times, when, unless there is available cash, only the selling of high-class securities can bring in the funds necessary to meet this tax.

The national association is planning to employ two expert instructors, who will travel from one congress to another on an itinerary to be prepared. President Thorp himself will attempt to attend every one of the sales congresses in order to meet personally the life underwriters of the country and promote the welfare of the national association as well as the business of life insurance.

## DEATHS.

**White.**  
Mary Caroline Buraston, 75 years, 812 9th st. ne., Dec. 21, 1920.

Thomas W. Elliott, 81, U. S. Soldiers' Home, Dec. 21, 1920.

Ribel M. Baumgardner, 29, Garfield Hosp., Dec. 21, 1920.

William Francis Mattingly Sowers, 46, 1707 Mass. ave. sw., Dec. 21, 1920.

Julius J. Wright, 57, 3185 O st. sw., Dec. 21, 1920.

Sarah Ann Parker, 42, 228 Randolph pl. ne., Dec. 21, 1920.

Harry B. Anderson, 45, Potomac river, near Shepards Point, Dec. 21, 1920.

Mary Elizabeth Sanderson, 72, 710 7th st. ne., Dec. 21, 1920.

Marie H. Shields, 30, Anacostia, D. C., Dec. 21, 1920.

Walter W. Hoge, 54, 1217 Quincy st. ne., Dec. 21, 1920.

Elizabeth A. Wright, 82, 8th St. Hosp., Dec. 21, 1920.

Edward Staton, 1 month, 2500 K st. sw., Nathe Frances Gilbreth, 1 year, St. Ann's Infant Asylum, Dec. 21, 1920.

Bessie Norma Meyers, 3, 1505 Gale st. ne., Raymond Ocus, 4, Children's Hosp., Dec. 21, 1920.

Dolly F. Ollif, 3, Providence Hosp., Dec. 21, 1920.

**Colored.**  
Linton Howell, 55 years, U. S. Soldiers' Home, Dec. 21, 1920.

Mathew Smallwood, 30, Freedmen's Hosp., Dec. 21, 1920.

Margaret Krum, 60, Providence Hosp., Dec. 21, 1920.

Robert Taylor, 34, Providence Hosp., Dec. 21, 1920.

William J. Simms, 51, 812 S st. sw., Dec. 21, 1920.

William H. Bond, 37, St. Elizabeth's Hosp., Dec. 21, 1920.

Marie Kilmarlin, 70, St. Elizabeth's Hosp., Dec. 21, 1920.

Harold Johnson, 59, 2525 1st st. sw., Stanley Asylum, 2 days, Wash. Asylum, Dec. 21, 1920.

st. nw., square 1760, lots 8 and 9, Reno—Wm. W. Thompson to Lunetta F. Thompson, \$10.

1636 Connecticut ave. nw., square 93, lot 69—Chas. R. Riley et ux, Minnie A., to Wm. A. Hill and W. Wallace Chiswell, \$10.

North of Cedar st.; west of Eastern ave. nw., square 3552, part lot 17, Takoma Park—Ellen M. Stuart and Duncan Stuart to The Columbia Brick and Coal Co., \$10.

South of D st., west of 2d st. sw., north of C st., west of 3d st. sw., north of C st., west of S Capitol st. sw.; south of C st., west of S Capitol st. sw.; north of M st., west of 10th st. se., square 581, lot 812; square 534, lots 846 and 847; square 636, lot 896; square 637, lot 894; square 952, lot 803—Estate of James Kant, all interest in and to Denis Kane et al., to Annie T. Goheen and Stella M. Kames, \$3,000.

South of Harvard, east of 18th st. nw., square 2589, lot 456—Wm. S. Phillips et ux, Maude H., to Alexander L. Smirnoff et ux, Marguerite L., \$10.

## VITAL STATISTICS

### Marriage Licenses.

David S. Bone, 36, of Waynesboro, Va., and Pauline R. Kelso, 21, of this city. The Rev. J. S. Montgomery.

Harold H. Shurib, 25, of Hudson, Mich., and Helen B. Dicran, 21, of Warren, Mich. The Rev. T. E. Davis.

Edward A. Hines, 35, of this city, and Ethel A. Oliveri, 27, of Potomac, Va. The Rev. T. E. Davis.

Frank G. Davis, 26, and Mary Harrison, 21, both of this city. The Rev. W. A. Jones.

Samuel N. Rief, 41, and Beatie Cluster, 24, both of Baltimore, Md. The Rev. A. Shefferman.

William A. Brock, 21, of Lacey Springs, Va., and Edith A. Koonitz, 23, of Harrisonburg, Va. The Rev. H. F. Downs.

William J. Yancey, 23, of Clarksburg, Va., and Mary E. Chapman, 22, of Pembroke, Ky. The Rev. J. N. Pierce.

Willie C. Lecler, 35, and Laura Hastings, 19, both of Richmond, Va. The Rev. H. T. Stevenson.

Homor M. Presgrave, 35, and Edith Commis, 19, both of Herndon, Va. The Rev. D. R. Covell.

Catvin E. Young, 21, and Margaret E. Olsen, 18, both of Baltimore, Md. The Rev. J. R. Roth.

George H. Noble, 22, and Susan Caldwell, 21, both of this city. The Rev. H. F. Downs.

John J. Courtney, 27, and Alice W. Houdran, 22, both of this city. The Rev. L. E. Pardum.

Charles S. Cherry, 51, of Norfolk, Va., and Rosa L. Edwards, 42, of this city. The Rev. W. H. Brooks.

James H. Moncure, 26, of Wide-water, Va., and Lorraine A. Hill, 26, of Quantico, Va. The Rev. F. P. Hall.

Abraham D. Sherman, 26, and Rose Decklebaum, 19, both of this city. The Rev. M. Weissblatt.

Louis E. Pict, 24, of Nottingham, Md., and Isabel Scott, 23, of Brandywine, Md. The Rev. A. Sayles.

Ralph E. Aikin, 22, of Cleveland, Ohio, and Jewel White, 24, of this city. The Rev. J. N. Pierce.

William J. Vale, 37, of this city, and Belandine Montague, 35, of Cincinnati, Ohio. The Rev. M. J. Riordan.

Frank Jackson, 48, of Reading, Pa., and Jeannette McLean, 38, of this city. The Rev. J. L. S. Holloman.

Oscar J. Waters, 26, and Lavinia Galloway, 40, both of Baltimore, Md. The Rev. S. R. Brown.

John H. Baker, 65, and Ida Spriggs, 48, both of this city. The Rev. W. D. Battle.

James Crockett, 49, and Susie Price, 27, both of this city. The Rev. J. H. Burke.

Clarence Ware, 30, and Heaster Skinner, 23, both of this city. The Rev. C. A. Devaughn.

### BIRTHS.

**White.**  
Carl E. and Marie H. Swinson, boy, Wells E. and Anna Goodwin, girl.

George G. and Lois Meldrum, girl, Eugene A. and Helena E. Madgin, boy.

Frank D. and Jellie W. Smith, girl, William E. and Myrtle L. Volgtater, girl.

Robert B. and Corinne Milroy, girl, Bernard F. and Agnes G. Garvey, boy.

Nicholas D. and Ann H. Ozzut, boy, William C. and Corinne A. Daniel, girl.

## Johnson and Adams Win Trophy for Fine Work

There has arrived at the office of Johnson and Adams, Southeastern managers of the Continental Casualty and Assurance Companies, a handsome clock, awarded the Washington office for writing the greatest volume of business during November. The local firm was in competition with Los Angeles and San Francisco, Cal.

## Rams British Cruiser.

HALIFAX, Dec. 27.—An accident marred the celebration here today of the arrival of naval units given the dominion by Great Britain. The destroyer Patricia rammed the cruiser Aurora as they moved into the positions in the harbor here. A great hole was ripped in the Aurora's bow. An investigation was begun.

OWING to expanding business we are compelled to seek larger office space and therefore beg to announce that we have moved to 1410 H Street N. W., first floor Maryland Building. In our new location we will be in position to give even better service than heretofore.

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513 Union Trust Building  
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GENERAL INSURANCE

## The Massachusetts Mutual Life Insurance Co.

Merry Christmas  
to the World

But, Mr. Head of the Family, think of the many Christmas times that will come after you are gone. An initial deposit of less than \$20.00 (age 35) will provide \$200 every Christmas for twenty years after your death. Thoughtfulness of others often benefits the other person himself. This would be true of you if you became permanently disabled before your death and had arranged the above described Christmas program.

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GENERAL AGENT  
**E. S. BRASHEARS**  
710 FOURTEENTH ST., N. W.  
WASHINGTON, D. C.

Gantz Spoke Here.  
Charles R. Gantz, president of the Life Underwriters' Association, of Baltimore, addressed the District Underwriters' Association at its meeting in the Board of Trade rooms last Thursday night.

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